

REMARKS

Claims 1-24 are pending in this application. Amendment to claims 1, 7, 8, 14, 18 and 21-24 and cancellation of claims 2-4, 9-11, 15-16, and 19-20 are proposed herein.

Claims 1, 7, 14, and 18 remain independent.

The courtesy of the Examiner Interview conducted on July 24, 2002, is noted with appreciation.

Amendment of each of independent claims 1, 7, 14, and 18 is proposed herein along lines discussed during the above referenced interview. More particularly, as proposed, each independent claim is amended to add features relating to a relationship between accessing remittance information and directing payment, as previously recited in one or more of its dependent claims. The independent claims are also amended to delete unnecessary limitations. Amendment of claims 8 and 21-24 is proposed in view of the proposed amendment to their parent claims. Claims 2-4, 9-11, 15-16, and 19-20 are proposed for cancellation (i.e. are cancelled only upon entry of this amendment), in view of the proposed modifications to their parent claims.

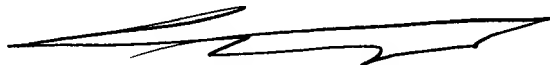
As discussed during the interview and in the remarks of the prior Amendment filed on July 9, 2002, each of the independent claims, as recited previously (i.e. without the amendments proposed herein), is believed to be definite and to distinguish over the applied prior art. Hence, the amendments and cancellation of claims proposed herein should be understood to be without prejudice to or disclaimer of the traversal arguments previously submitted in response to the Final Official Action to which this Supplement Amendment relates.

However, in view of the discussions during the above referenced Examiner Interview, it appears appropriate to consider clarification of the claim language of certain claims. Accordingly, it is presently intended that a continuation application will be filed directed to the invention recited in independent claims 1, 7, 14, and 18, without the modifications proposed herein but with certain clarifications to the claim language.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully submitted,
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**APPENDIX TO SUPPLEMENTAL AMENDMENT UNDER 37 C.F.R. §1.116
AMENDMENT TO CLAIMS
(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)**

1. (AMENDED) A method for electronically paying bills using a plurality of network stations, each representing a different one of a plurality of users including payers and payees, the payers and the payees having associated payment accounts and deposit accounts [maintained at a plurality of financial institutes], comprising the steps of:

receiving, at a central station, a first instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill of a first of the payees;

generating, in accordance with the received first instruction, a directive to transfer funds [from a first of the payment accounts which is associated with the first payer and maintained at a first of the plurality of financial institutes,] to a first of the deposit accounts which is associated with the first payee [and maintained at a second of the plurality of financial institutes];

generating remittance information associated with payment of the first bill [by the transfer of funds]; [and]

storing the remittance information in a central database so as to be accessible to a second of the plurality of user stations representing the first payee;

receiving, at the central station, a request, from the second user station, to access the stored remittance information; and

transmitting, responsive to the receipt of the access request, the stored remittance information to the second user station;

wherein the directive to transfer funds is transmitted after receipt of the access request.

7. (TWICE AMENDED) A system for electronically paying bills using a network having a plurality of user stations, each representing a different one of a plurality of users including payers and payees, the plurality of different users having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising:

a processor configured to receive an instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill to a first of the payees, to transmit a directive to transfer funds [from a first of the payment accounts associated with the first payer and maintained at a first of the plurality of financial institutes] to a first of the deposit accounts associated with the first payee [and maintained at a second of the plurality of financial institutes] in accordance with the received instruction to pay the first bill, and to generate remittance information associated with payment of the first bill; and

a central database configured to store the remittance information so as to be accessible to a second of the plurality of user stations representing the first payee;

wherein the processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the central database based upon the received access request, to transmit the retrieved remittance information to the second user station, and to transmit the directive after the receipt of the request to access the remittance information.

8. (AMENDED) A system according to claim 7, wherein the processor is further configured to transmit the directive to [the] a [first] financial institute.

14. (TWICE AMENDED) An electronic bill paying network having a plurality of users including payers and payees, each of the payers having a different payment account [maintained at one of a plurality of financial institutes], and each of the payees having a different deposit account [maintained at one of the plurality of financial institutes], comprising:

a communications network;

a first plurality of network stations, representing a first plurality of users, and configured to connect to the communications network and to transmit instructions, via the communications network, to make payments of bills;

a central network station connected to the communications network, and configured to receive the transmitted instructions, to generate directives to transfer funds [from a plurality of different payment accounts] to a plurality of different deposit accounts based upon the received instructions, to generate remittance information associated with payment of the bills, and to store the remittance information; and

a second plurality of network stations, representing a second plurality of users, and configured to connect to the communications network and transmit requests, via the communications network, to access the stored remittance information;

wherein the central network station is further configured to receive the transmitted requests to access the remittance information, to retrieve the stored remittance information in response thereto, [and] to transmit, via the communications

network, the retrieved remittance information to the second plurality of network stations, and to generate each of the directives to transfer the funds in payment of a particular one of the bills to which the directive relates only after the receipt of the request to access the remittance information associated with the payment of that particular bill.

18. (AMENDED) An article of manufacture for electronically paying bills of a plurality of payers to a plurality of payees, each of the plurality of payers having a respective payment account [maintained at one of a plurality of financial institutes] and each of the plurality of payees having a respective deposit account [maintained at one of the plurality of financial institutes], comprising:

a computer readable storage media; and

computer programming stored on the storage media, wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the one or more computers to operate so as to:

generate a directive to transfer funds [from a first payment account of a first of the plurality of payers maintained at a first of the plurality of financial institutes] to a first deposit account of a first of the plurality of payees maintained at a second of the plurality of financial institutes in payment of a first bill, based upon an instruction of the first payer to make payment of the first bill to the first payee;

generate remittance information associated with payment of the first bill by the transfer of funds; [and]

store the remittance information in a central database so as to be accessible to the first payee;

retrieve the stored remittance information responsive to a request to access the remittance information from the first payee;

transmit the retrieved remittance information to the first payee; and

transmit the directive to transfer funds only after the receipt of the request to access the remittance information.

21. (AMENDED) A method according to claim 1, further comprising:

transmitting the directive to [the] a [first] financial institute;

wherein the directive directs the [first] financial institute to transfer funds [from the first payment account] to the first deposit account.

22. (AMENDED) A system according to claim 8, wherein the directive directs the [first] financial institute to transfer funds [from the first payment account] to the first deposit account.

23. (AMENDED) A network according to claim 14, wherein:

each of the generated directives directs a financial institute [at which a payment account is maintained] to transfer funds [from the payment account] to a deposit account; and

the central network station is further configured to transmit each of the generated directives to the [respective one of the plurality of] financial institute [institutes to which the directive relates].

24. (AMENDED) An article of manufacture according to claim 18, wherein the stored computer programming is further configured to be readable by the computer to thereby cause the computer to operate so as to:

transmit the directive to a [the first] financial institute;

wherein the directive directs the [first] financial institute to transfer funds [from the first payment account] to the first deposit account.